

Own GEORGIA'S OWN



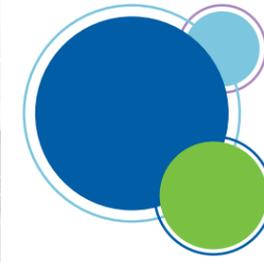
SAFEGUARDING
TODAY.



STRENGTHENING
TOMORROW.



TABLE OF CONTENTS



Letter from Our President/CEO and Chairperson	3
Our Impact	5
Community Involvement	7
Georgia's Own Day of Service	13
Financials	15
Board of Directors and Senior Leadership	18



COMMITMENT
TO THE COMMUNITIES WE SERVE



SAFEGUARDING TODAY. STRENGTHENING TOMORROW.

Letter from our President/CEO and Chairperson

Last year marked a pivotal period of realignment for Georgia's Own. Against a complex and evolving economic backdrop, we made meaningful progress by sharpening our focus on business optimization, advancing technological innovation, and reaffirming our commitment to the communities we serve. Guided by our *Banking on Purpose* mission, these efforts strengthened our resilience and positioned us with greater clarity and confidence for the future.

Following several years of rapid expansion through mergers and acquisitions, 2025 became a strategic inflection point. We took deliberate steps to optimize our footprint and streamline operations, thoughtfully consolidating resources to support efficiency and long-term sustainability. As a result, we emerged as a more agile organization—better equipped to adapt, grow, and serve our members well.

Technology continued to serve as a powerful catalyst for both member convenience and operational excellence. In 2025, we advanced digital transformation, launching a modern account-opening platform across our branch network and enhancing our lending and call center systems to deliver faster, more personalized support. Improvements to our Single Sign-On (SSO) protocols, along with the introduction of new self-service tools—including a premium overdraft widget, payment holiday option, and enhanced business statement capabilities—helped create a more seamless and intuitive financial experience for every member.

Meeting our members' needs, deepening relationships, and delivering personalized experiences remain central to our mission. With that focus, we introduced new products and services designed to help members thrive, including a 4-month CD, a debt consolidation

loan, and a government shutdown relief loan. We restructured pricing for indirect marine, RV, and auto loans and launched an introductory rate for home equity lines of credit. For our business members, we added an insured sweep account, introduced a treasury management bundle, and began development on our small business checking account, scheduled to launch in 2026. Collectively, these efforts—along with better savings rates—returned an estimated \$45,797,017 to our members in 2025.¹ In addition, we implemented 34 process improvements, generating \$437,423 in direct and indirect savings.

Our commitment to community impact remained strong through our partnership with the Georgia's Own Foundation, our charitable arm. Together, we contributed a record \$753,877 to improve what matters most to our individuals and communities in need. Highlights from 2025 included raising \$160,000 for the L.E.A.D. Center for Youth through our annual Golf Challenge, awarding \$60,000 in grants to local nonprofits, providing \$39,000 in collegiate scholarships, supporting food-insecure students during the summer, surprising teachers with back-to-school supply drives, and partnering with Toys For Tots to deliver more than 500 toys to children during the holidays. This work is an essential part of our legacy, and we look forward to deepening our impact in the year ahead.

Our organizational culture continued to be a cornerstone of our success. During our 15th Annual Georgia's Own Day, employees across the state came together in service with Habitat for Humanity, helping two Georgia families realize the dream of home ownership. This spirit of service is further reflected in our benefits programs, with employees using 956 hours of Volunteer Time Off (VTO) and 1,523 hours of Personal Wellness Time Off (PWTO). Our commitment to career advancement and excellence was demonstrated through more than 10,000 hours of professional development and eLearning, contributing to Georgia's Own being named a Top Workplace USA for the fourth consecutive year.

Despite ongoing economic volatility, Georgia's Own demonstrated financial strength and foresight. We closed the year with nearly \$4.4 billion in assets and a net income of \$10.3 million. Through disciplined management of non-interest expenses, we achieved a strong efficiency ratio of 70.18%. Our loan portfolio grew to nearly \$3.1 billion, while member deposits remained steady at approximately \$3.7 billion—clear evidence of the trust our members place in our stability and long-term vision.

Our progress is also fueled by the strong relationships we continue to build. In 2025, we welcomed 25 new premier partners, including the Augusta Symphony, Miller Theater, Woolfson Eye Institute, and the City of Roswell, while expanding partnerships with organizations such as the Jackson County Board of Education and Colquitt Regional Hospital. Through these relationships, Georgia's Own membership grew to 241,630 members by year end.

In closing, I extend my sincere gratitude to our Board of Directors, our talented team, and our loyal members for your unwavering trust and partnership. Your belief in our *Banking on Purpose* mission is the driving force behind the meaningful impact we create together. As we look ahead, I'm confident that—with your support—we'll continue to realize the full potential of Georgia's Own in the chapters to come.



Dave Preter

Dave Preter
President/CEO



Richard Burns

Richard Burns
Chairperson

¹Source: America's Credit Unions, Third Quarter 2025



FROM LEFT TO RIGHT, TOP TO BOTTOM: Community Sales Manager, Marques Griffith, celebrates with students from J.E. Edmonds Elementary after they received free glasses and books during our annual Vision To Learn event with the Atlanta Hawks; Members and staff came together to contribute more than 500 toys to Toys for Tots for the holidays. UGA tight-end and Georgia's Own ambassador, Oscar Delp, was on hand to help the U.S. Marines distribute the gifts to children in need across the state; Our team in Savannah served local residents ahead of the Thanksgiving holiday at Savannah Feed the Hungry; Team members participated in the Walk to End Alzheimer's.

PROUD PARTNERS

with the Atlanta Hawks, University of Georgia Athletics, Georgia Institute of Technology Athletics, the Georgia Swarm, and Flint River Entertainment Center.



HOW WE GAVE BACK IN 2025

Community outreach has been a fundamental part of our organization since we were founded in 1934. As we've grown in size and footprint, we've continued to honor that commitment through joint efforts of the Credit Union and our charitable foundation. We fostered several education initiatives in 2025, such as back-to-school teacher supply drives, Read Across America partnerships, and \$39,000 in college scholarship opportunities. We also supported student athletes on every level from summer camps to high school to Division 1.

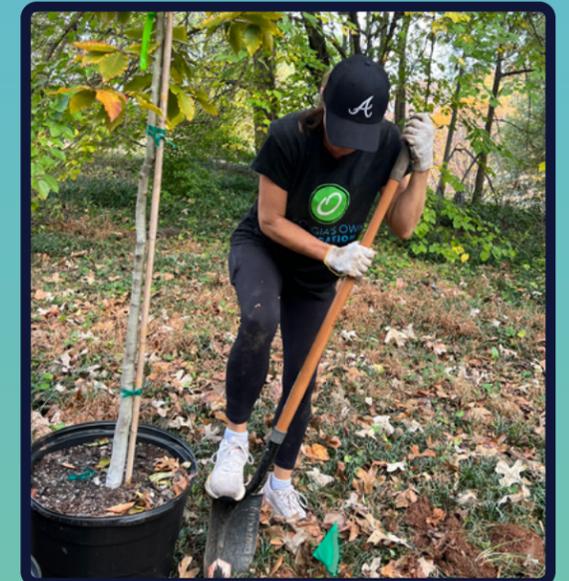
Food insecurity was another focus of our giving this year, with regular volunteer service at Hope Atlanta's Women and Children's Community Kitchen; Helping Hands, Ending Hunger; and Savannah Feed the Hungry. We also worked with MUST Ministries to address childhood hunger during the summer months and worked with local partners to pack meal kits during the Thanksgiving and Christmas holidays.

As healthy minds and bodies are vital to children's success, we leaned into several projects to help them thrive throughout the year. We held our annual We ♥ Our Kids fundraising campaign, benefiting children's hospitals in Georgia; partnered with Camp Twin Lakes, a camp for children living with serious illnesses, disabilities, and life challenges; helped to power the Children's Hospital of Georgia's Radiothon; and supported the CU For Kids Annual Bowl-a-thon for Children's Miracle Network.

The Georgia's Own Foundation awarded \$60,000 in grants to 29 local non-profits across Georgia, reaching a wide spectrum of organizations empowering local youth in spaces from mentorship to fine arts to anti-bullying and sports-based youth development. As an organization, we also supported several other worthy causes through dollars raised and hours served throughout the year. In addition to the partners mentioned above, we were also proud to support Toys For Tots, Trees Atlanta, Ronald McDonald House, Jambos, ArtsBridge, and many others. See our outreach in action across the next few pages!



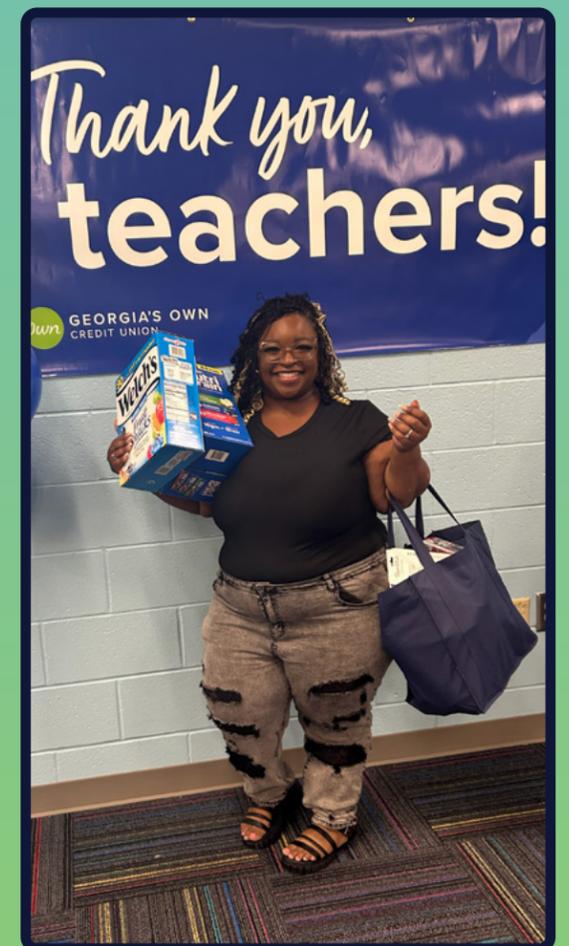
Women's Community Kitchen



Leslie Aucoin, Project Analyst from our Lending Operations Team, plants one of 80 trees added to the city's landscape during Trees Atlanta's Plantlanta event.



Food Rescue at The Block



With educators spending more of their own money each year to offset the rising cost of supplies, we held surprise back-to-school supply drives for the teachers at Cascade and Mitchell County Elementary Schools.



Georgia's Own volunteers Zach Weidman, Tammy O'Shaughnessy, Laura Sterling, and Ariel Fink in Freedom Park as part of Trees Atlanta's Plantlanta event, where 80 trees were added to the city's landscape.



Community Sales Manager, Zach Weidman, works with students at Zena's House during their financial literacy workshop, Money Moves.



John Joiner, Moultrie Chamber

Our commitment to service knows no bounds, as the Georgia's Own team works tirelessly to create a meaningful impact that spans every corner of the state. Whether we're engaging with local business leaders at Chamber of Commerce events in Moultrie or fostering a love for literacy during Read Across America celebrations in Albany, our presence is felt throughout the diverse communities we serve. A highlight of last year's outreach initiatives was partnering with Zena's House to host "Money Moves," an empowering financial literacy

workshop designed to equip participants with the essential tools for long-term economic success.

This spirit of giving reached new heights during the holiday season through our statewide collaboration with Toys For Tots. In December, we executed our most ambitious Angel Tree initiative to date, establishing toy collection hubs across Georgia to ensure no family was left behind. Thanks to the combined generosity of our Credit Union, the Georgia's Own Foundation, and our dedicated members, we successfully donated



Read Across America

more than 500 high-quality gifts. The collection—valued at approximately \$13,000—included everything from bicycles and LEGO sets to board games and plush animals.

Our team didn't just provide the gifts—we rolled up our sleeves to help the U.S. Marines load the donations on to trucks for final distribution. We were even joined by our brand ambassador and University of Georgia standout, Oscar Delp, whose presence added an extra layer of excitement to this massive community effort.



As part of our statewide partnership with Toys For Tots, our Augusta team came together to distribute toys for local children in need in December.



GOLF AND GIVING

In 2025, we held our 16th Annual Georgia's Own Golf Challenge, benefiting L.E.A.D. Center For Youth. Together with our sponsors, golfers, volunteers, and supporters, we raised an event-record \$160,000 for L.E.A.D., which will allow them to deepen their programming and empower more Ambassadors through their baseball and tennis youth development tracks.

President & CEO, Dave Preter, and Georgia's Own Foundation Director, Marin Kraushaar, present event-record Golf Challenge proceeds to L.E.A.D. Center For Youth.

 **GEORGIA'S OWN FOUNDATION** *Improving what matters*

DATE October 6, 2025

PAY TO THE ORDER OF L.E.A.D. CENTER FOR YOUTH \$ 160,000

One Hundred Sixty Thousand and 00/100 DOLLARS

MEMO Georgia's Own Golf Challenge Dave Preter



GEORGIA'S OWN DAY OF SERVICE

Each year, employees from across the state come together to make an impact in our communities. In 2025, we partnered with four Habitat For Humanity chapters to paint, measure, cut, saw, nail, landscape, and organize on behalf of future Georgia homeowners. While we host numerous volunteer efforts throughout the year, being able to serve as a team on this scale with a singular focus for one day is incredibly rewarding and connects us profoundly to our mission of *Banking On Purpose*.



ABOVE: Treasury Operations Specialist, Tomika Carter, prepares wood siding during our build with Habitat For Humanity in Southwest Atlanta.
LEFT: President & CEO, Dave Preter, alongside future homeowner, Latasha C., at our Habitat For Humanity build on our annual Georgia's Own Day of Service.

STATEMENT OF FINANCIAL CONDITION

DECEMBER 31, 2025

Assets

Cash and cash equivalents	\$	454,899,357
Interest-bearing deposits		2,952,153
Available-for-sale investments		413,872,229
Loans, net of allowance for loan losses		3,075,885,647
Accrued interest receivable		19,161,212
Prepaid and other assets		126,432,572
Goodwill		54,487,465
Split-dollar life insurance (SDLI)		53,720,497
Credit Union-owned life insurance (COLI)		30,904,121
Investment in Credit Union Service Organizations (CUSOs)		27,391,474
Property and equipment, net		62,961,819
Right-of-use asset		18,465,831
NCUSIF deposit		31,361,155

Total Assets **\$ 4,372,495,532**

Liabilities and Members' Equity

Shares and savings accounts	\$	3,652,929,926
Borrowed funds		228,125,000
Uninsured secondary capital		50,000,000
Accrued expenses and other liabilities		58,506,216
Lease liabilities		19,424,646

Total Liabilities **4,008,985,788**

Undivided earnings		341,579,670
Equity acquired in business combinations		53,167,973
Accumulated other comprehensive loss		(31,237,899)

Total Members' Equity **363,509,744**

Total Liabilities and Members' Equity **\$ 4,372,495,532**

STATEMENT OF INCOME

YEAR ENDED DECEMBER 31, 2025

Interest Income

Loans	\$	213,023,400
Investments		18,283,116
Total Interest Income		231,306,516

Interest Expense

Shares and savings accounts		64,421,574
Borrowed funds		10,859,320
Total Interest Expense		75,280,894
Net Interest Income		156,025,622

Provision for Credit Losses

55,230,328

Net Interest Income after Provision for Credit Losses **100,795,294**

Non-Interest Income

Fees and charges		22,662,119
Interchange income		15,971,714
Other income		12,437,534
Commission income		4,814,436
Life insurance income		3,511,992
Income on CUSO investments		2,611,086
Mortgage fee income		1,834,178
Total Non-Interest Income		63,843,059

Non-Interest Expenses

Compensation and benefits		81,400,050
Office operations		32,344,158
Professional and outside services		12,685,514
Loan servicing		12,657,375
Office occupancy		9,877,440
Marketing and sales costs		5,334,106
Total Non-Interest Expenses		154,298,643

Net Income **\$ 10,339,710**

STATEMENT OF MEMBERS' EQUITY

YEAR ENDED DECEMBER 31, 2025

	Undivided Earnings	Equity Acquired in Business Combinations	Accumulated Other Comprehensive Income (Loss)	Total
Balance at December 31, 2024	\$ 331,239,960	\$ 53,167,973	\$ (46,682,368)	\$ 337,725,565
Net income	10,339,710	—	—	10,339,710
Other comprehensive loss	—	—	15,444,469	15,444,469
Balance at December 31, 2025	\$ 341,579,670	\$ 53,167,973	\$ (31,237,899)	\$ 369,509,744

THANK YOU TO OUR LEADERSHIP TEAM

BOARD OF DIRECTORS

Richard Burns | *Chairperson*

David Dickey | *Vice Chairperson*

George Reynolds | *Treasurer & Secretary*

David A. Preter | *President & CEO*

Michael Baumgartner

Gary Ludgood

Ervin Walker

SENIOR LEADERSHIP

Eric S. Broome | *Executive Vice President*

Cindy Boyles | *Chief of Staff*

Teresa Martin | *Interim Chief Financial Officer*

Matthew Havice | *Chief Operations Officer*

Nickolas Kitchens | *Chief Experience Officer*

Kevan Williamson | *Chief Technology Officer*



GEORGIA'S OWN
CREDIT UNION

100 Peachtree St NW | Atlanta, GA 30303